

03-22-01



26958

PATENT TRADEMARK OFFICE
PATENT

A

Attorney Docket No. 4361 P 002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application of:

THOMAS G. SISKKA

For: LOAN PRODUCT AND SYSTEM AND
METHOD FOR PROVIDING AND
MONITORING A LOAN PRODUCT

Filed: March 21, 2001

JC997 U.S. PTO
09/813745
03/21/01PATENT APPLICATION TRANSMITTAL

BOX PATENT APPLICATION

Commissioner of Patents
Washington, D.C. 20231

Dear Sir:

Enclosed are the following documents:

- ☒ 20-page Patent Application (including 33 Claims and an Abstract);
- ☒ Four (4) sheets of Informal Drawings (Figures 1-2B);
- ☒ Executed Declaration and Power of Attorney; and,
- ☒ Request and Certification Under 35 U.S.C. § 122(B)(2)(b)(1).

Applicant claims small entity status.

The filing fee has been calculated as shown below:

			Small Entity			Other Than A Small Entity	
For:	No. Filed	No. Extra	Rate	Fee	or	Rate	Fee
Basic Fee				\$355	or		\$710
Total Claims	33 - 20 =	13	x 9 =	\$117	or	x 18 =	\$ 0
Indep. Claims	5 - 3 =	2	x 40 =	\$ 80	or	x 80 =	\$ 0
<input type="checkbox"/> First Presentation of Multiple Dependent Claim			x 135 =	\$	or	x 270 =	\$ 0
			Total	\$552	or	Total	\$ 0

☒ Check in the amount of \$552 is enclosed.

Patent Application Transmittal
Attorney Docket No. 4361 P 002
Inventor: Thomas G. Siska

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The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 23-0280.

A duplicate copy of this sheet is attached.

X Any additional filing fees under 37 C.F.R. § 1.16.

X Any patent application processing fees under 37 C.F.R. § 1.17.

The Commissioner is hereby authorized to charge payment of the following fees during the pendency of this Application or credit any overpayment to Deposit Account No. 23-0280. A duplicate copy of this sheet is enclosed.

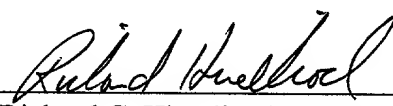
X Any patent application processing fees under 37 C.F.R. § 1.17.

X Any filing fees under 37 C.F.R. § 1.16 for presentation of extra Claims.

Respectfully submitted,

Date: March 21, 2001

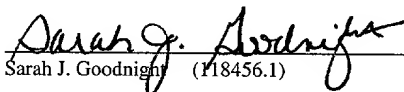
By:


Richard C. Himelhoch, Reg. No. 35,544
Customer No. 26958
Wallenstein & Wagner, Ltd.
311 S. Wacker Drive, 53rd Floor
Chicago, Illinois 60606-6622
(312) 554-3300

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Date of Deposit: March 21, 2001

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Sarah J. Goodnight (118456.1)



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PATENT TRADEMARK OFFICE

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Attorney Docket No. 4361 P 002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Patent Application of:)
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METHOD FOR PROVIDING AND)
MONITORING A LOAN PRODUCT)
)
Filed: March 21 2001)

REQUEST AND CERTIFICATION
UNDER 35 U.S.C. § 122(B)(2)(b)(I)

BOX PATENT APPLICATION

Commissioner for Patents

Washington, D.C. 20231

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. § 122(b).

Respectfully submitted,

Dated: March 21, 2001

By:

Richard C. Himelhoch, Reg. No. 35,544
Customer No. 26958
Wallenstein & Wagner, Ltd.
311 S. Wacker Drive, 53rd Floor
Chicago, Illinois 60606-6630
312.554.3300

CERTIFICATION UNDER 37 C.F.R. § 1.10

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Sarah J. Goodright (118550.1)



26958

PATENT TRADEMARK OFFICE

EXPRESS MAIL CERTIFICATION
In Re U.S. Patent Application

Inventors: THOMAS G. SISK A

Application No.: Unassigned

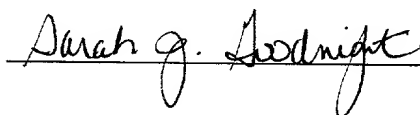
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RICHARD C. HIMELHOCH, ESQ.
CUSTOMER NO. 26958
WALLENSTEIN & WAGNER, LTD.
311 South Wacker, 53rd Floor
Chicago, IL 60606-6622
(312) 554-3300